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UNITED STATES DISTRICT COURT
 SOUTHERN DISTRICT OF NEW YORK

----- X
 TERWIN WAREHOUSE MANAGEMENT
 LLC, as Program Administrator for and Assignee :
 of TERWIN MORTGAGE WAREHOUSE :
 TRUST II, SERIES XVI, and TERWIN :
 ADVISORS LLC, :
 Plaintiffs, :

07 Civ. 5632 (LTS) (MHD)

AFFIDAVIT OF
JERRY CRAIG, SR.

-against-

SPECTRUM FINANCIAL GROUP, INC., :
 JERRY CRAIG, SR. and JERRY CRAIG, JR., :
 Defendants. X

STATE OF ARIZONA)
) ss.:
 COUNTY OF

JERRY CRAIG, SR., being duly sworn, deposes and says:

1. I am a defendant in this action individually, together with my son, Jerry Craig, Jr., and Spectrum Financial Group, Inc. ("Spectrum"), of which I am the sole director. Plaintiffs' claims against my son and me are based on our guaranties of certain of Spectrum's obligations to one of the plaintiffs and upon our alleged individual liability for a tort that plaintiffs allege that Spectrum committed.

2. I respectfully submit this affidavit under Rule 2 (D) of this Court's individual practices to confirm my consent, and that of Spectrum and of Jerry Craig, Jr., to the motion by

our counsel in this action, Ingram Yuzek Gainen Carroll & Bertolotti, LLP ("Ingram Yuzek), for permission to withdraw as counsel.

3. I have read the affidavit of Ingram Yuzek partner Mark E. Klein, sworn to September 20, 2007, that Ingram Yuzek will be submitting in support of the motion. I agree with its contents.

WHEREFORE, for the reasons stated above, I respectfully request that the Court grant this motion to allow Ingram Yuzek to withdraw as counsel for all defendants in this action.


JERRY CRAIG, SR.

Sworn to before me this
20 day of September 2007


Notary Public

